

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

SCOTT MICHAEL BAYLES
GERALDINE MARIE BAYLES

Debtors

Case No.: 19-17417

Chapter: 13

Hearing Date:

Judge: Michael B. Kaplan

CERTIFICATION OF DEBTORS

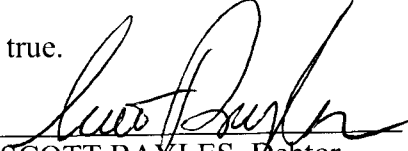
We, **SCOTT & GERALDINE BAYLES**, are the debtors in the above-captioned matter, and submit this Certification in support of Motion **APPROVING AND AUTHORIZING FINAL LOAN MODIFICATION** filed by us, by and through counsel, on _____.

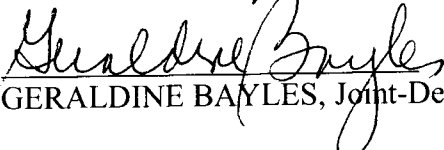
1. We have received an offer from Wells Fargo Bank, N.A., which we are accepting. Attached hereto as "**Exhibit A**" is a copy of the Final Loan Modification Agreement prepared by Wells Fargo Bank, N.A. of the real property located at **121 Atrium Drive, Brick, NJ 08723**.
2. The mortgage company advised us that we must have the Court approve the final loan modification.
3. We understand that the Court is not approving the reaffirmation of this debt, but of this loan modification.
4. We are therefore requesting the Court sign an Order approving and authorizing the final loan modification.

We certify under penalty of perjury that the above is true.

Dated: 7/20/2020

Dated: 7/20/2020


SCOTT BAYLES, Debtor


GERALDINE BAYLES, Joint-Debtor